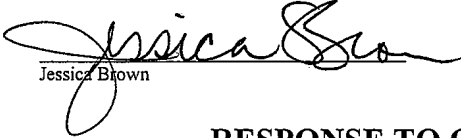


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Customer Number: 33401  
STOYANOV, ATANAS, et al. : Confirmation Number: 9660  
Application No.: 10/057,435 : Group Art Unit: 3628  
Filed: January 25, 2002 : Examiner: LIVERSEDGE, Jennifer L.  
For: COMPUTERIZED RETAIL LEASE PROGRAM SELECTION SYSTEMS AND  
METHODS

**CERTIFICATE OF ELECTRONIC TRANSMISSION**

I hereby certify that this correspondence is being electronically-transmitted to the United States Patent and Trademark Office on Jun 5, 2007.

  
Jessica Brown

**RESPONSE TO OFFICE ACTION MAILED FEBRUARY 6, 2007**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed February 6, 2007. A petition for a three-month extension of time is being filed concurrently.

The Examiner contends that the following are patently distinct species:

- (1) A leasing program that requires the lowest monthly payment.
- (2) A leasing program for multiple customers.
- (3) A leasing program that generates the largest profit.
- (4) A leasing program that generates the largest profit for a particular monthly payment.
- (5) A leasing program that generates a specified paid reserve amount and calculating a money factor to generate the specified paid reserve amount.
- (6) A method for populating fields of a credit application.

The Examiner has required that Applicants elect a single disclosed species if no generic claim is finally held to be allowable and provide a list of all claims readable thereon.

Applicants hereby elect species #3, namely "a leasing program that generates the largest profit." Applicants advise that Claims 13-22 are readable thereon.

Applicants also respectfully traverse the restriction requirement and requests reconsideration. M.P.E.P. Section 803 states that "Examiners must provide reasons and/or examples to support conclusions, but need not cite documents to support the Restriction Requirement in most cases." In the present case, no reasons or examples are provided. A prima facie basis for the restriction requirement has therefore not been established.

To the extent necessary, a further petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 501946 and please credit any excess fees to such deposit account.

Respectfully submitted,

McDERMOTT WILL & EMERY LLP

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Date: June 5, 2007

**Please recognize our Customer No. 33401  
as our correspondence address.**